

**UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS**

---

SONYA L. SALKIN, Chapter 7 Trustee of the substantively consolidated bankruptcy estates of Homeowners Funding Corporation of America et al.	)	)
	)	Bankruptcy Appeal
	)	Civil No. 04-12245-DPW
Appellant,	)	)
	)	)
v.	)	)
	)	)
DAVID B. GAUDREAU,	)	)
	)	)
Appellee.	)	)

---

**STIPULATION OF DISMISSAL**

Appellant, Sonya L. Salkin, the duly appointed Chapter 7 Trustee of the substantively consolidated bankruptcy estates of Homeowners Funding Corporation of America et al., pending in the United States Bankruptcy Court for the Southern District of Florida, Case No. 97-27015-BKC-RBR (“Salkin”) and Appellee David B. Gaudreault (“Debtor”), by their undersigned counsel, hereby stipulate that this action be dismissed with prejudice, with the parties to bear their own costs and attorneys’ fees.

Respectfully submitted,

SONYA L. SALKIN, Chapter 7 Trustee of the  
substantively consolidated bankruptcy estates of  
Homeowners Funding Corporation of America et al.

By her attorneys,

/s/ M. Ellen Carpenter  
M. Ellen Carpenter BBO#554142  
ROACH & CARPENTER, P.C.  
24 School Street  
Boston, MA 02108  
(617) 720-1800  
mec@rc-law.com

DAVID B. GAUDREAU

By his attorneys,

/s/ Michael L. Pierce

Michael L. Pierce, Esq. (#556142)  
7 Lincoln Street, Suite 210  
Wakefield, MA 01880  
(781) 245-3235  
[bostonlegal@hotmail.com](mailto:bostonlegal@hotmail.com)

Dated: March 18, 2005

CERTIFICATE OF SERVICE

I, Brian L. Gallagher, hereby certify that on this 18th day of March, 2005, I served a copy of the foregoing on the following, by ECF, first class mail, postage prepaid or as otherwise indicated.

/s/ Brian L. Gallagher  
Brian L. Gallagher

Michael L. Pierce, Esq.  
7 Lincoln Street, Ste. 210  
Wakefield, MA 01880  
(for Debtor/Appellee)

**By Fax (781) 245-3389**